

<i>SERFF Tracking Number:</i>	<i>AEGD-126103182</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42063</i>
<i>Company Tracking Number:</i>	<i>TEL300</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Extended No Lapse Guarantee Endorsement</i>		
<i>Project Name/Number:</i>	<i>Extended No Lapse Guarantee Endorsement/TEL300</i>		

## Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: Extended No Lapse Guarantee SERFF Tr Num: AEGD-126103182 State: Arkansas

Endorsement

TOI: L08 Life - Other

SERFF Status: Closed-Approved-  
Closed

State Tr Num: 42063

Sub-TOI: L08.000 Life - Other

Co Tr Num: TEL300

State Status: Approved-Closed

Filing Type: Form

Author: Kathie Allen

Reviewer(s): Linda Bird

Date Submitted: 04/06/2009

Disposition Date: 04/08/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Extended No Lapse Guarantee Endorsement

Project Number: TEL300

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/08/2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 04/06/2009

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 04/08/2009

Created By: Kathie Allen

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Kathie Allen

Filing Description:

Form TEL300 -- Endorsement

We have enclosed the above-referenced form for your review and approval. This is a new form that will not replace any form previously approved by your Division.

This endorsement will be used with a closed block of 1980 CSO business written on policy form TA90AR. This policy was previously approved by the Division on December 7, 1999 for Transamerica Occidental Life Insurance Company, which merged with Transamerica Life Insurance Company on October 1, 2008. The Division approved the merger on

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 Product Name: Extended No Lapse Guarantee Endorsement  
 Project Name/Number: Extended No Lapse Guarantee Endorsement/TEL300  
 October 7, 2008.

This endorsement will be mailed to the owners of all in force policies where the no lapse date indicated on the policy schedule is in 2006, 2007, 2008, 2009, 2010 or 2011, provided the policy is in force on May 1, 2009. The endorsement extends the no lapse date to the policy anniversary in 2012. The minimum monthly guarantee premium will not be changed. If an affected policy lapses and is reinstated before January 1, 2012, the extended no lapse date will remain in effect.

## Company and Contact

### Filing Contact Information

Kathie Allen, Senior Analyst kathie.allen@transamerica.com  
 1150 S. Olive St. 505-206-5139 [Phone]  
 T-03-06 213-763-9557 [FAX]  
 Los Angeles, CA 90015

### Filing Company Information

Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa
Contract Development T-24	Group Code: 468	Company Type:
1150 S. Olive St.	Group Name:	State ID Number:
Los Angeles, CA 90015	FEIN Number: 39-0989781	
(319) 355-2671 ext. [Phone]		

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	Arkansas charges a filing fee of \$20.00 for an endorsement.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$20.00	04/06/2009	26992060

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/08/2009	04/08/2009

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## **Disposition**

Disposition Date: 04/08/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Form</b>	Endorsement		Yes

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## Form Schedule

Lead Form Number: TEL300

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TEL300	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.500	TEL300.pdf

**TRANSAMERICA LIFE INSURANCE COMPANY**  
(A STOCK COMPANY)

Home Office: Cedar Rapids, Iowa  
Administrative Office: [Clearwater, Florida]

**ENDORSEMENT**

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This Endorsement is attached to and forms a part of the Policy.

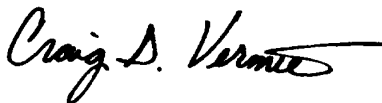
The No Lapse Date shown on the Policy Schedule page is hereby changed to the policy anniversary occurring in calendar year 2012.

**Effective Date**            This endorsement is effective as of May 1, 2009.

Except as otherwise set forth above, this Endorsement is subject to the exclusions, definitions and provisions of the Policy.

Signed for Us at Our Administrative Office.

**TRANSAMERICA LIFE INSURANCE COMPANY**

A handwritten signature in black ink, appearing to read "Craig D. Verme". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Secretary

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b> The other certifications do not apply to this filing because it is an endorsement, not a policy.		
<b>Attachment:</b> Certification of Readability.pdf		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not Applicable (this filing is an endorsement, not a policy)		
<b>Comments:</b>		



**TRANSAMERICA LIFE INSURANCE COMPANY**  
**Home Office: Cedar Rapids, Iowa**

**ARKANSAS CERTIFICATION OF READABILITY**

This is to certify that the attached life insurance forms have each achieved a Flesch Reading Ease Score as shown.

<u><b>Form Number</b></u>	<u><b>Form Description</b></u>	<u><b>Flesch Score</b></u>
TEL300	Endorsement	50.5

and each form complies with the requirements of Arkansas Statutes Annotated Sections 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



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Cheryl Bock  
Assistant Vice President

04/06/09  
Date